

Toll Free : (800) 931-2424 Hrs : Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website : www.myfci.com NMLS #4920 DRE #01022780

PO BOX 28720 Anaheim CA 92809-0157 Fax: (714) 282-5775

Statement Date: 11/17/2021

Customer Service: customerservice@myfci.com

BARBARA BREWER
2251 Liberty Street
Hamilton, NJ 08629

Account Number: [REDACTED]
Payment Due Date: 12/01/2021
Amount Due: \$2,667.63
If payment is received after 12/16/2021, a \$0.00 late Fee will be charged.

ACCOUNT INFORMATION

| | | | |
|--------------------------------|--------------|-------------------------|-------------------------|
| Outstanding Principal | \$148,585.48 | Remaining Term (Months) | 466 |
| Interest Rate | 5.000% | Deferred Amounts | \$56,661.13 |
| Escrow Balance | \$0.00 | Restricted Suspense | \$0.00 |
| Suspense Balance | \$0.00 | Loan Maturity Date | 8/1/2060 |
| Prepayment Penalty | NO | Payment Type | Fully Amort./Fixed Rate |
| Next Interest Rate Change Date | - | Next Due Date | 10/1/2021 |

Property Address 2251 Liberty Street Hamilton, NJ 08629

EXPLANATION OF AMOUNT DUE

| | |
|---------------------------------|-------------------|
| Principal | \$105.05 |
| Interest | \$618.24 |
| Escrow (Taxes and/or Insurance) | \$0.00 |
| Regular Monthly Payment | \$723.29 |
| Accrued Late Charges | \$36.16 |
| Suspense Balance | \$0.00 |
| Other Accrued Fees | \$461.60 |
| Other Amounts Due | \$0.00 |
| Past Due Payments | \$1,446.58 |
| Total Fees | \$1,944.34 |
| TOTAL AMOUNT DUE | \$2,667.63 |

TRANSACTION ACTIVITY (9/17/2021 - 11/17/2021) To view all transactions please log into www.myfci.com

| Date | Description | Charges | Payments |
|------------|---|-----------|------------|
| 10/29/2021 | Late Fee | \$36.16 | \$0.00 |
| 10/29/2021 | Regular Payment Received | \$0.00 | \$723.29 |
| 10/22/2021 | Late Fee | (\$36.16) | \$0.00 |
| 10/22/2021 | NSF | \$0.00 | (\$723.29) |
| 10/22/2021 | NSF Payment Charge - NSF Payment Charge | \$20.00 | \$0.00 |
| 10/19/2021 | Assessed Late Fee | \$36.16 | \$0.00 |
| 10/18/2021 | Late Fee | \$36.16 | \$0.00 |
| 10/18/2021 | Regular Payment Received | \$0.00 | \$723.29 |

PAST PAYMENTS BREAKDOWN

| | Paid Since Last Statement | Paid year to Date |
|--|---------------------------|-------------------|
| Principal: | \$0.00 | \$719.21 |
| Interest: | \$0.00 | \$4,344.53 |
| Escrow (Taxes and/or Insurance): | \$0.00 | \$0.00 |
| Fees: | \$0.00 | \$0.00 |
| *Partial Payment (Unapplied/Suspense): | \$0.00 | \$0.00 |
| Others: | \$0.00 | \$0.00 |
| TOTAL: | \$0.00 | \$5,063.74 |

If You Are Experiencing Financial Difficulty:
See back for info about Mortgage Counseling or assistance.
Your Loan is under a Loss Mitigation Program.

DELINQUENCY NOTICE

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 11/17/2021, you are 47 days delinquent on your mortgage loan.

Recent Payment Account History:

- * Payment due 06/01/2021: Fully Paid on 06/29/2021
- * Payment due 07/01/2021: Fully Paid on 07/30/2021
- * Payment due 08/01/2021: Fully Paid on 08/31/2021
- * Payment due 09/01/2021: Fully Paid on 10/29/2021
- * Payment Due 10/01/2021: Unpaid balance of \$1,221.05
- * Payment Due 11/01/2021: Unpaid balance of \$723.29
- * Current Payment Due 12/01/2021: \$723.29

Total: \$2,667.63 due.
You must pay this amount to bring your loan current.

IMPORTANT MESSAGES

*Partial Payments: Any partial payments received by FCI are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

If your loan was recently transferred for servicing: Figures on this statement may be subject to change.

Notice to Customers in Bankruptcy: Please see the back side of this Statement for important information.

All Notices of Error and Requests Information must be mailed to: FCI Lender Services, Inc. - Attn: Consumer Requests, P.O. Box 28960, Anaheim, CA 92809.

Exhibit A

-----PLEASE DETACH THE BOTTOM PORTION OF THIS STATEMENT, RETURN IT WITH YOUR PAYMENT AND RETAIN THE TOP PORTION FOR YOUR RECORDS-----

For details as to all borrower payment options visit the FCI website at www.myfci.com